



AP/Ifw

**RESPONSE UNDER 37 C.F.R. § 1.116
EXPEDITED PROCEDURE REQUESTED
EXAMINING GROUP 3626**

PATENT

Customer No. 22,852
Attorney Docket No. 09282.0048-00
SAP Reference No.: 2003P00354 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Andreas MAU) Group Art Unit: 3626
Application No.: 10/619,748) Examiner: Martin A. Gottschalk
Filed: July 15, 2003)
For: REAL-TIME BENEFITS SERVICE) Confirmation No.: 7407
MARKETPLACE)

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AFTER FINAL AMENDMENT

In reply to the Final Office Action mailed on February 13, 2006, the period for response which extends through May 13, 2006, Applicant proposes to amend the application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment sections of this paper.